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Attorney for Scott A. McGowan and Mildred L. McGowan

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WASHINGTON

In re. . .

**SCOTT A. McGOWAN and MILDRED  
L. McGOWAN,**

Debtors.

No. **14-03113-FPC13**  
Chapter **13**

**POST-CONFIRMATION  
MODIFICATION OF CHAPTER 13  
PLAN AND CERTIFICATE OF NO  
ADVERSE EFFECT**

The above-named Debtors, by and through their counsel Davidson Backman Medeiros PLLC, hereby modify their Chapter 13 Plan filed herein on September 26, 2014 [*Docket No. 11*], as modified by the Stipulated Modification Of Plan filed on November 11, 2014 [*Docket No. 29*], confirmed by the Order Confirming Chapter 13 Plan entered herein on November 12, 2014 [*Docket No. 36*] and modified post-confirmation by the Stipulated Modification of Plan filed on December 18, 2014 [*Docket No. 46*], the Stipulated Modification of Plan filed on January 5, 2016 [*Docket No. 50*], the Stipulated Modification of Plan filed on June 21, 2016 [*Docket No. 53*], and the Post-Confirmation Modification of Plan and Notice Thereof filed on October 10, 2016 [*Docket No. 60*] (hereinafter the "Plan") as follows:

1. The continuing claim payment to Seterus, Inc. on Claim No. 4 shall be paid as follows:

\$1,204.22 x 15 months (9/14-11/15)  
\$1,192.86 x 7 months (12/15-6/16)  
\$1,272.89 (7/16-6/17)  
\$1,280.46 (commencing 7/17)

2. The basis of this modification is to provide for the contractual monthly payment to Seterus, Inc. on Claim No. 4 consistent with the Notice of Mortgage Payment Change filed on May 22, 2017.

3. All other aspects of the Plan remain unchanged.

It is certified that the modified Plan proposes to be completed within five years after the time that the first payment under the original Plan was due.

DATED this 9<sup>th</sup> day of June 2017.

DAVIDSON BACKMAN MEDEIROS PLLC

/s/ Jeremy S. Davidson  
Jeremy S. Davidson, WSBA No. 41237  
Attorney for Scott A. McGowan and Mildred  
L. McGowan

# CERTIFICATE

There were no changes to the Plan or to the treatment of creditors by this Modification which adversely affected creditors; therefore no service of the Modification was made on creditors.

DATED this 9<sup>th</sup> day of June 2017.

DAVIDSON BACKMAN MEDEIROS PLLC

/s/ Jeremy S. Davidson  
Jeremy S. Davidson, WSBA No. 41237  
Attorney for Scott A. McGowan and Mildred  
L. McGowan

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